

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (currently amended) A system for facilitating the management of financial transactions comprising:

a request processor coupled to a plurality of financial components comprising remittance manager, an arrangement manager, a financial institution validator, a financial transaction manager, a check writing manager, and an electronic payment manager, and an account monitoring manager, wherein said request processor is programmed to initiate instructions to each of said plurality of financial components, and wherein:

said remittance manager is configured programmed to process incoming bank payments a combined remittance for to a banking service, a credit service, and an investment service by formatting said combined remittance and validating said combined remittance to format said incoming bank payments and validate said incoming bank payments according to internal rules applicable to said banking service and external rules applicable to at least one of said banking service, said credit service, and said investment service;

said remittance manager including information about said combined remittance of user funds, wherein said combined remittance include portions of said user funds to credit to said banking service, said credit service, and said investment service;

said arrangement manager is configured programmed to receive banking requests for at least one of: periodic and requested movement of funds for said banking service, said credit service, and said investment service;

said arrangement manager comprising distribution rules for distribution of said combined remittance to said banking service, said credit service, and said investment service, wherein said arrangement manager transmits an approval message to said financial institution validator in response to said distribution being compliant with said distribution rules;

said financial institution validator is configured programmed to validate, based on said approval message, external institution data banking data regarding external institutions relating

to said banking service, said credit service, and said investment service, wherein said financial institution valuator searches for stored financial institution data corresponding to said combined remittance;

said financial transaction manager is ~~configured~~ programmed to perform banking instructions related to said combined remittance ~~various financial transactions for said banking service,~~ wherein said banking instructions include ~~said formatted bank payments,~~ said periodic and requested movement of funds, and said validated banking data regarding external institution data ~~institutions~~ and, wherein said financial transaction manager receives said banking instructions in a format that is usable by an existing financial system of said banking service, said credit service, and said investment service ~~a bank~~;

said check writing manager is ~~configured~~ programmed to generate a print request to print a bank check and to maintain bank account information to validate a requested bank check amount against an available bank account balance at said banking service;

said electronic payment manager is ~~configured~~ programmed to process outgoing electronic payments from said banking service; and,

said account monitoring manager programmed to:

locate financial transactions by searching a database of at least one of: said banking service, said credit service, or said investment service;

identify a withdrawal value associated with a withdrawal transaction, wherein said withdrawal value exceeds a withdrawal threshold value;

identify a deposit value associated with a deposit transaction, wherein said deposit value is at least one of equal to and greater than a predetermined percentage of said withdrawal value;

determine a first constant by dividing a number of days to withdraw a predetermined percentage of said withdrawal value by said withdrawal value;

analyze said first constant to facilitate said audit when said first constant is at least one of equal to and greater than a constant threshold;

apply a marker to said financial transaction account when said first constant is a least one of equal to and greater than said constant threshold;

determine a second constant by using said financial transaction account having said marker, wherein said second constant is indicative of a previous account transaction;
and,

determine when a pattern exists by comparing said second constant to said first constant, wherein said pattern is indicative of a fraudulent financial transaction.

~~said remittance manager is configured to process incoming credit line payments to a credit service to format said incoming credit line payments and validate said incoming credit line payments according to internal rules relating to said credit service and external rules relating to said credit service;~~

~~said arrangement manager is configured to receive credit requests for at least one of: periodic and requested movement of funds for said credit service;~~

~~said financial institution validator is configured to validate credit data regarding external institutions relating to said credit service;~~

~~said financial transaction manager is configured to perform credit instructions related to various financial transactions for said credit service, wherein said credit instructions include said formatted credit line payments, said periodic and requested movement of funds, and said validated credit data regarding external institutions and, wherein said financial transaction manager receives said credit instructions in a format that is usable by an existing financial system of a said credit service;~~

~~said check writing manager is configured to generate a print request to print a check against a line of credit of said credit service and to maintain credit account information to validate a requested check amount against an available balance of said line of credit at said credit service;~~

~~said electronic payment manager is configured to process outgoing electronic payments from said credit service;~~

~~said remittance manager is configured to process incoming brokerage account payments to a brokerage service to format said incoming brokerage account payments and validate said incoming brokerage account payments according to internal rules relating to said brokerage service and external rules relating to said brokerage service;~~

~~said arrangement manager is configured to receive brokerage requests for at least one of: periodic and requested movement of funds for said brokerage service;~~

~~said financial institution validator is configured to validate brokerage account data regarding external institutions relating to said brokerage service;~~

~~said financial transaction manager is configured to perform brokerage account instructions related to various financial transactions for said brokerage service, wherein said brokerage account instructions include said formatted brokerage account payments, said periodic and requested movement of brokerage account funds, and said validated brokerage account data regarding external institutions and, wherein said financial transaction manager receives said brokerage account instructions in a format that is usable by an existing financial system of a said brokerage service;~~

~~said check writing manager is configured to generate a print request to print a check against a brokerage account of said brokerage service and to maintain brokerage account information to validate a requested check amount against an available balance of said brokerage account at said brokerage service; and,~~

~~said electronic payment manager is configured to process outgoing electronic payments from said brokerage service.~~

2. (original) The system of claim 1 further comprising at least one of a front-end for internal use and a front-end for external use.

3. (previously presented) The system of claim 2, wherein the request processor facilitates communication via a messaging system.

4. (currently amended) The system of claim 3, wherein the remittance manager is further configured programmed to facilitate:

scanning incoming remittances into an electronic format;
assigning a unique identifier to each remittance; and
storing said unique identifier with data regarding said incoming remittance.

5. (currently amended) The system of claim 4, wherein said financial transaction manager is configured programmed to facilitate:

receiving instructions from said request processor;

translating said instructions into a format readable by another system; and
transmitting said translated instructions to another system.

6. (currently amended) The system of claim 5, wherein said check writing manager is further ~~configured~~ programmed to facilitate:

- receiving a request to write a check;
- formatting said request;
- sending a print request to a printer; and
- storing data regarding each print request in a database.

7. (currently amended) The system of claim 6, wherein said electronic payment manager is further ~~configured~~ programmed to facilitate:

- receiving a request to perform an electronic transaction;
- formatting said request into a form usable by an electronic payment network;
- sending said formatted request to an electronic payment network; and
- storing data regarding each request in a database.

8. (currently amended) The system of claim 7, wherein said arrangement manager is further ~~configured~~ programmed to facilitate:

- creating periodic arrangements;
- validating arrangements against pre-determined criteria;
- storing arrangements, including a scheduled date;
- comparing a current date with scheduled dates;
- transmitting messages regarding scheduled arrangements.

9. (currently amended) The system of claim 8, wherein said request processor is further ~~configured~~ programmed to facilitate:

- validating transactions; and
- directing transactions to an appropriate component.

10. (previously presented) The system of claim 9, wherein said internal rules include at least one of: a minimum balance, a maximum balance, minimum transfer amounts, maximum transfer amounts, and daily limits on withdrawals.

11. (previously presented) The system of claim 10, wherein said external rules include reporting regulations relating to a governmental agency.

12. (currently amended) The system of claim 11, wherein said electronic payment manager is further ~~configured~~ programmed to process outgoing electronic payments to certain entities within a single financial institution.

13. (canceled)

14. (New) A method for facilitating the management of financial transactions, said method comprising:

processing a combined remittance for a banking service, a credit service, and an investment service by formatting said combined remittance and validating said combined remittance according to internal rules and external rules applicable to at least one of said banking service, said credit service, and said investment service;

receiving a combined remittance of user funds, wherein said combined remittance include portions of said user funds to credit to said banking service, said credit service, and said investment service;

receiving requests for at least one of: periodic and requested movement of funds for said banking service, said credit service, and said investment service;

creating an approval message in response to said distribution being compliant with distribution rules, wherein an arrangement manager includes said distribution rules for distribution of said combined remittance to said banking service, said credit service, and said investment service, wherein said arrangement manager;

validating, based on said approval message, external institution data relating to said banking service, said credit service, and said investment service, wherein a financial institution valuator searches for stored financial institution data corresponding to said combined remittance;

performing instructions related to said combined remittance, wherein said instructions include said periodic and requested movement of funds, and said validated external institution data and, wherein said instructions are received in a format that is usable by an existing financial system of said banking service, said credit service, and said investment service;

generating a print request to print a bank check and to maintain bank account information to validate a requested bank check amount against an available bank account balance at said banking service;

processing outgoing electronic payments from said banking service; and,

monitoring at least one of: said banking service, said credit service, or said investment service by:

locating financial transactions by searching a database of at least one of: said banking service, said credit service, or said investment service;

identifying a withdrawal value associated with a withdrawal transaction, wherein said withdrawal value exceeds a withdrawal threshold value;

identifying a deposit value associated with a deposit transaction, wherein said deposit value is at least one of equal to and greater than a predetermined percentage of said withdrawal value;

determining a first constant by dividing a number of days to withdraw a predetermined percentage of said withdrawal value by said withdrawal value;

analyzing said first constant to facilitate said audit when said first constant is at least one of equal to and greater than a constant threshold;

applying a marker to said financial transaction account when said first constant is a least one of equal to and greater than said constant threshold;

determining a second constant by using said financial transaction account having said marker, wherein said second constant is indicative of a previous account transaction; and,

determining when a pattern exists by comparing said second constant to said first constant, wherein said pattern is indicative of a fraudulent financial transaction.